

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
213 Mariah, Abilene, TX 79602 Seven Wind Subd Rep Lot 117, Acres 1.71	Farmers Home Administrati	C	\$209,489.00	\$209,489.00

Total: **\$209,489.00**
(Report also on Summary of Schedules)

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X	1st Bank Texas	C	\$800.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Abilene Teachers Federal Credit Union Savings	C	\$25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Taylor Electric Coop	C	\$500.00
4. Household goods and furnishings, including audio, video and computer equipment.		Stove	C	\$100.00
		Microwave	C	\$50.00
		Refrigerator	C	\$250.00
		Freezer	C	\$150.00
		Dishwasher	C	\$150.00
		Washing Machine	C	\$100.00
		Dryer	C	\$100.00
		Living Room Furniture	C	\$200.00
		Silverware	C	\$25.00
		Bedroom Furniture	C	\$250.00
		Lawn Furniture	C	\$50.00
		Televisions x 3	C	\$150.00
		VCR	C	\$25.00

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Stereo	C	\$50.00
		Hosuehold Tools	C	\$250.00
		Computer	C	\$50.00
		Dinnerware	C	\$50.00
		Dining Room Furniture	C	\$50.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Hot Wheels Die Cast Cars	C	\$250.00
6. Wearing apparel.		Clothes	C	\$1,500.00
7. Furs and jewelry.		Jewelry	C	\$150.00
8. Firearms and sports, photographic, and other hobby equipment.		.22 Cal Glenfield 150	C	\$150.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		OPM Term Life Insurance Debtor (400,000)	C	\$0.00
		OPM Term Life Insurances for Dependents x 3 (20,000 each)	C	\$0.00
		Employer Term Life 80,000)	C	\$0.00
		Employer Term Life for Dependents x 3 (10,000 each)	C	\$0.00
10. Annuities. Itemize and name each issuer.	X			

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Texas County & District Retirement System	C	\$14,640.97
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 GMC Envoy (DE2) 2002 Ford Mustang (Daughter)	C C	\$11,210.42 \$3,407.11

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X	1990 Ford Bronco II (Not Running) 1994 Olds Cutlass (DE1)	C C	\$200.00 \$450.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		2 Dogs	C	\$100.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		1987 Jayco Pop Up (Damaged) 1994 Jayco Motor Home	C C	\$50.00 \$7,500.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

4 continuation sheets attached

Total >

\$42,983.50

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box) Check if debtor claims a homestead exemption that exceeds
\$155,675.*

- 11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
213 Mariah, Abilene, TX 79602 Seven Wind Subd Rep Lot 117, Acres 1.71	11 U.S.C. § 522(d)(1)	\$0.00	\$209,489.00
1st Bank Texas	11 U.S.C. § 522(d)(5)	\$800.00	\$800.00
Abilene Teachers Federal Credit Union Savings	11 U.S.C. § 522(d)(5)	\$25.00	\$25.00
Taylor Electric Coop	11 U.S.C. § 522(d)(5)	\$500.00	\$500.00
Stove	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Microwave	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Refrigerator	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
Freezer	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Dishwasher	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Washing Machine	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Dryer	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Living Room Furniture	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Silverware	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Bedroom Furniture	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
Lawn Furniture	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
<i>* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.</i>		\$2,750.00	\$212,239.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Televisions x 3	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
VCR	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Stereo	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Hosuehold Tools	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
Computer	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Dinnerware	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Dining Room Furniture	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Hot Wheels Die Cast Cars	11 U.S.C. § 522(d)(5)	\$250.00	\$250.00
Clothes	11 U.S.C. § 522(d)(3)	\$1,500.00	\$1,500.00
Jewelry	11 U.S.C. § 522(d)(4)	\$150.00	\$150.00
.22 Cal Glenfield 150	11 U.S.C. § 522(d)(5)	\$150.00	\$150.00
OPM Term Life Insurance Debtor (400,000)	11 U.S.C. § 522(d)(7)	\$0.00	\$0.00
OPM Term Life Insurances for Dependents x 3 (20,000 each)	11 U.S.C. § 522(d)(7)	\$0.00	\$0.00
Employer Term Life 80,000)	11 U.S.C. § 522(d)(7)	\$0.00	\$0.00
Employer Term Life for Dependents x 3 (10,000 each)	11 U.S.C. § 522(d)(7)	\$0.00	\$0.00
Texas County & District Retirment System	11 U.S.C. § 522(d)(12)	\$14,640.97	\$14,640.97
2007 GMC Envoy (DE2)	11 U.S.C. § 522(d)(5)	\$0.00	\$11,210.42
2002 Ford Mustang (Daughter)	11 U.S.C. § 522(d)(2)	\$0.00	\$3,407.11
		\$20,065.97	\$244,172.50

**In re Ricky Ray Chittum
Dinah Kay Chittum**

Case No. 13-10228-13
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 2

B6D (Official Form 6D) (12/07)

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxx7122			DATE INCURRED: 07/2012 NATURE OF LIEN: Automobile COLLATERAL: 2007 GMC Envoy I6 REMARKS: Current Account				\$11,210.42	
Abilene Teachers Federal Credit Union PO Box 5706 Abilene, TX 79608	C		VALUE: \$11,210.42					
ACCT #: xxxx7121			DATE INCURRED: 05/2012 NATURE OF LIEN: Unsecured COLLATERAL: Cross Collateral Note REMARKS: Current Account				\$6,914.32	\$6,914.32
Abilene Teachers Federal Credit Union PO Box 5706 Abilene, TX 79608	C		VALUE: \$0.00					
ACCT #: xxxx5778			DATE INCURRED: 7/2/2013 NATURE OF LIEN: Title Loan COLLATERAL: 2002 Ford Mustang REMARKS:				\$3,407.11	
Cash & Go 2501 S. Treadway Abilene, TX 79605	C		VALUE: \$3,407.11					
ACCT #: xxxxxxxxx6318			DATE INCURRED: 11/2010 NATURE OF LIEN: Farmers Home Administration FHMA COLLATERAL: 213 Mariah, Abilene, TX 79602 REMARKS:				\$209,489.00	
Chase PO Box 24696 Columbus, OH 43224	C		VALUE: \$209,489.00				\$231,020.85	\$6,914.32
Subtotal (Total of this Page) > Total (Use only on last page) >								

1 continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxx6318			DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: 213 Mariah, Abilene, TX 79602 REMARKS:				\$10,687.00	
Chase Po Box 24696 Columbus, OH 43224	C		VALUE: \$10,687.00					

Sheet no. 1 of 1 continuation sheets attached
to Schedule of Creditors Holding Secured ClaimsSubtotal (Total of this Page) >
Total (Use only on last page) >\$10,687.00 \$0.00
\$241,707.85 \$6,914.32(Report also on
Summary of
Schedules.) (If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6E (Official Form 6E) (04/13)

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (04/13) - Cont.

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units					
------------------	--	--	--	--	--	--

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: xx-xxx437-7						
Texas Workforce Commission 101 E. 15th Street Austin, TX 78778-0001	C	DATE INCURRED: CONSIDERATION: Taxes REMARKS: Quarterly for 6/30/2011; 09/30/2011; and 12/31/2011		\$373.41	\$373.41	\$0.00
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims	Subtotals (Totals of this page) >			\$373.41	\$373.41	\$0.00
	Total >					
	(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)					
	Totals >					
	(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					

B6E (Official Form 6E) (04/13) - Cont.

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY

Administrative allowances

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:								
Law Offices of Phil Black 1290 S Willis Suite 222 Abilene, TX 79605	C	DATE INCURRED: 08/29/2013 CONSIDERATION: Attorney Fees REMARKS:				\$3,300.00	\$3,300.00	\$0.00
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims	Subtotals (Totals of this page) >					\$3,300.00	\$3,300.00	\$0.00
	Total >					\$3,673.41		
	(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							
	Totals >							
	(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					\$3,673.41		\$0.00

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx0216 ARC Services PO Box 61123 San Angelo, TX 76906	C	DATE INCURRED: 01/2010 CONSIDERATION: Collecting for - Abilene Minor Emergency Clinic REMARKS: Collection Account Closed				\$127.00
ACCT #: xxxxxxxxxxxxxxxx1001 Capital One Auto Finance 3905 N Dallas Pkwy Plano, TX 75093	C	DATE INCURRED: 11/04/2006 CONSIDERATION: Repossession Deficiency REMARKS: Charge Off for \$7059 Account Closed By Grantor This account was settled in 2009		X		\$7,059.00
ACCT #: xxxx-xxxx-xxxx-9034 Capital One Bank Attn: Bankruptcy Dept. PO Box 30285 Salt Lake City, UT 84130	C	DATE INCURRED: 07/2010 CONSIDERATION: Credit Card REMARKS: Collection Account Closed By Grantor				\$1,058.00
ACCT #: xxxx-xxxx-xxxx-2977 Capital One NA PO Box 26625 Richmond, VA 23261	C	DATE INCURRED: 07/2011 CONSIDERATION: Credit Card REMARKS: Account Closed By Consumer				\$678.00
ACCT #: xx0211 Certified Recovery System 6161 Savoy Dr Ste 600 Houston, TX 77036	C	DATE INCURRED: CONSIDERATION: Collecting for - Preferred Cash REMARKS: Collection ACCOUNT IN DISPUTE				\$465.00
ACCT #: xx3612 CKS Financial 505 Independence Pkwy St Chesapeake, VA 23320	C	DATE INCURRED: 03/2013 CONSIDERATION: Collecting for - HSBC Card Services REMARKS: Collection Account Closed				\$611.00
Subtotal >						\$9,998.00
Total >						
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxTTUM Credit Bureau Borger 306 N McGee Street Borger, TX 79007	C	DATE INCURRED: 01/2011 CONSIDERATION: Collecting for - Apple Creek Apartments REMARKS: Collection				\$1,342.00
ACCT #: xxxxxxxx1461 Credit Collection Service Two Wells Ave. Newton, MA 02459	C	DATE INCURRED: 6/2012 CONSIDERATION: Collecting for - Allstate County Mutual Insurance REMARKS:				\$369.35
ACCT #: xxxxxx1968 Credit Collection Service Two Wells Ave. Newton, MA 02459	C	DATE INCURRED: CONSIDERATION: Collecting for - Geico/Colonial County Mutual Insu REMARKS:				\$799.56
ACCT #: xxxxxxxxxxxxx6570 Credit Collections Inc/AMR PO Box 60607 Oklahoma City, OK 73146	C	DATE INCURRED: 01/2009 CONSIDERATION: Collecting for - Taylor Electric Cooperative REMARKS: Collection ACCOUNT IN DISPUTE			X	\$37.00
ACCT #: xxxx-xxxx-xxxx-0353 Credit One Bank PO Box 98873 Las Vegas, NV 89193	C	DATE INCURRED: 05/2011 CONSIDERATION: Credit Card REMARKS: Charge Off for \$1106 on 08/13 Account Closed By Grantor NCO Financial Acct: 84014585683				\$1,106.00
Representing: Credit One Bank		NCO Financial Systems Inc PO Box 15630 Dept 805 Wilmington, DE 19850				Notice Only

Sheet no. 1 of 3 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal > \$3,653.91

Total >

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx7519		DATE INCURRED: 06/2013 CONSIDERATION: Collecting for - TMobile REMARKS: Collection Account Closed 840564114				\$1,881.00
Diversified Consultant P O Box 551268 Jacksonville, FL 32255	C					
ACCT #: xxxxxxxxxxxxxxx0001		DATE INCURRED: 09/2012 CONSIDERATION: Educational REMARKS: Current Account STUDENT LOAN PAYMENT DEFERRED				\$22,564.00
Federal Loan Service PO Box 69184 Harrisburg, PA 17106	C					
ACCT #: xxxx-xxxx-xxxx-6203		DATE INCURRED: 05/2012 CONSIDERATION: Charge Account REMARKS: Charge Off for \$903 on 07/13 Account Closed By Grantor				\$903.00
GECRB/Discount Tire C/O Po Box 965036 Orlando, FL 32896	C					
Representing: GECRB/Discount Tire		Allied Interstate PO Box 960061 Orlando, FL 32896-0061				Notice Only
ACCT #: xxxxxxx9001		DATE INCURRED: 04/2013 CONSIDERATION: Collecting for - Professional Associates of PEDS REMARKS: Collection ACCOUNT IN DISPUTE			X	\$105.00
IC System Attn: Bankruptcy 444 Highway 96 East; PO Box 64378 St. Paul, MN 55164	C					
ACCT #: xxxx-xxxx-xxxx-7442		DATE INCURRED: 09/2011 CONSIDERATION: Collecting for - GE Money Bank Peach Direct REMARKS: Collection PAID BY DEALER				\$2,575.00
LVNV Funding LLC PO Box 10497 Greenville, SC 29603	C					
Sheet no. <u>2</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$28,028.00
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the			
			Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx0265 Phillips and Cohen, Ltd. Mail Stop 165 1002 Justice Street Wilmington, DE 19801-5148	C	DATE INCURRED: 06/2004 CONSIDERATION: Collecting for - Merrick Bank REMARKS: Merrick Bank: 9351				\$1,045.84
ACCT #: xxxxxxxxxxxx6462 Procollect,inc 12170 Abrams Rd Ste 100 Dallas, TX 75243	C	DATE INCURRED: 08/2008 CONSIDERATION: Collecting for - Cirro Energy REMARKS: Collection ACCOUNT IN DISPUTE				\$822.00
ACCT #: xxxx-xxxx-xxxx-2779 Sears/CBNA PO Box 6189 Sioux Falls, SD 57117	C	DATE INCURRED: 05/2012 CONSIDERATION: Charge Account REMARKS: Charge Off for \$2430 on 07/13 Account Closed By Grantor				\$2,430.00
Representing: Sears/CBNA		GC Services Limited Partnership 6330 Gulfton Houston, TX 77081				Notice Only
Sheet no. <u>3</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$4,297.84
			Total >			\$45,977.75
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6G (Official Form 6G) (12/07)

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

 Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	Dependents of Debtor and Spouse		
	Relationship(s): Daughter Son	Age(s): 21 15	Relationship(s): Age(s):
Employment:	Debtor	Spouse	
Occupation	CSO	Homemaker	
Name of Employer	32nd Judicial District		
How Long Employed	5 Years		
Address of Employer	100 E #rd #304 Sweetwater, TX 79556		

INCOME: (Estimate of average or projected monthly income at time case filed)			DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)			\$6,382.66	\$0.00
2. Estimate monthly overtime			\$0.00	\$0.00
3. SUBTOTAL			\$6,382.66	\$0.00
4. LESS PAYROLL DEDUCTIONS				
a. Payroll taxes (includes social security tax if b. is zero)			\$97.50	\$0.00
b. Social Security Tax			\$207.98	\$0.00
c. Medicare			\$48.64	\$0.00
d. Insurance			\$634.39	\$0.00
e. Union dues			\$0.00	\$0.00
f. Retirement	Retirement		\$247.43	\$0.00
g. Other (Specify)	Life Insurance Policies		\$369.75	\$0.00
h. Other (Specify)			\$0.00	\$0.00
i. Other (Specify)			\$0.00	\$0.00
j. Other (Specify)			\$0.00	\$0.00
k. Other (Specify)			\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS			\$1,605.69	\$0.00
6. TOTAL NET MONTHLY TAKE HOME PAY			\$4,776.97	\$0.00
7. Regular income from operation of business or profession or farm (Attach detailed stmt)			\$0.00	\$0.00
8. Income from real property			\$0.00	\$0.00
9. Interest and dividends			\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above			\$0.00	\$0.00
11. Social security or government assistance (Specify):			\$0.00	\$0.00
12. Pension or retirement income			\$0.00	\$0.00
13. Other monthly income (Specify):			\$0.00	\$0.00
a.			\$0.00	\$0.00
b.			\$0.00	\$0.00
c.			\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13			\$0.00	\$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)			\$4,776.97	\$0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)				\$4,776.97

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None.

B6J (Official Form 6J) (12/07)

IN RE: **Ricky Ray Chittum**
Dinah Kay ChittumCase No. 13-10228-13

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,587.00
a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable	\$300.00 \$125.00 \$225.00 \$117.00
3. Home maintenance (repairs and upkeep)	\$50.00
4. Food	\$700.00
5. Clothing	\$50.00
6. Laundry and dry cleaning	\$48.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	\$430.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	\$150.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$286.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other:	
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$4,168.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$4,776.97
b. Average monthly expenses from Line 18 above	\$4,168.00
c. Monthly net income (a. minus b.)	\$608.97

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION**

In re **Ricky Ray Chittum**
Dinah Kay Chittum

Case No. **13-10228-13**

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$209,489.00		
B - Personal Property	Yes	5	\$42,983.50		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	2		\$241,707.85	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$3,673.41	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$45,977.75	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,776.97
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$4,168.00
TOTAL		22	\$252,472.50	\$291,359.01	

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION**

In re **Ricky Ray Chittum**
Dinah Kay Chittum

Case No. **13-10228-13**
Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$373.41
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$373.41

State the following:

Average Income (from Schedule I, Line 16)	\$4,776.97
Average Expenses (from Schedule J, Line 18)	\$4,168.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$6,382.66

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$6,914.32
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$3,673.41	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$45,977.75
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$52,892.07

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Ricky Ray Chittum**
Dinah Kay Chittum

Case No. 13-10228-13
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. 24

Date 9/11/2013

Signature /s/ Ricky Ray Chittum
Ricky Ray Chittum

Date 9/11/2013

Signature /s/ Dinah Kay Chittum
Dinah Kay Chittum

[If joint case, both spouses must sign.]